

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:

ROBIN M MCDOUGALL

Debtor(s)

Case No. 09-57405-MAR

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Krispen S. Carroll, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2009.
- 2) The plan was confirmed on 10/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2012, 04/23/2014.
- 5) The case was completed on 10/27/2014.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,569.00.
- 10) Amount of unsecured claims discharged without payment: \$6,578.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$84,937.49
Less amount refunded to debtor	\$1,241.23

NET RECEIPTS:	\$83,696.26
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,112.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,416.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$10,528.43
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	1,652.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,032.00	10,791.33	10,791.33	10,791.33	1,519.82
CREDIT MANAGEMENT INC	Unsecured	39.00	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC	Secured	5,000.00	9,010.86	9,010.86	9,010.86	1,712.17
GREEN TREE SERVICING LLC	Secured	NA	0.00	0.00	43,523.35	0.00
HSBC NV	Unsecured	681.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,589.04	4,227.62	4,227.62	4,227.62	0.00
INTERNAL REVENUE SERVICE	Priority	10.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,466.78	1,466.78	561.78	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	72.00	72.99	72.99	27.96	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	71.00	71.28	71.28	27.30	0.00
LOC FEDERAL CREDIT UNION	Unsecured	2,531.00	2,631.19	2,631.19	1,007.75	0.00
MMCC	Unsecured	NA	1,577.50	1,577.50	604.18	0.00
NATIONAL CITY	Unsecured	1.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	367.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	319.00	401.34	401.34	153.71	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$43,523.35	\$0.00
Mortgage Arrearage	\$9,010.86	\$9,010.86	\$1,712.17
Debt Secured by Vehicle	\$10,791.33	\$10,791.33	\$1,519.82
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,802.19	\$63,325.54	\$3,231.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,227.62	\$4,227.62	\$0.00
TOTAL PRIORITY:	\$4,227.62	\$4,227.62	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,221.08	\$2,382.68	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,528.43</u>	
Disbursements to Creditors	<u>\$73,167.83</u>	
TOTAL DISBURSEMENTS :		<u>\$83,696.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2015

By: /s/ Krispen S. Carroll

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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